

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
FORT WAYNE DIVISION**

In re: MILNER, JOHN R
MILNER, MELANIE R

§ Case No. 12-13949-REG

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on December 14, 2012. The undersigned trustee was appointed on December 17, 2012.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 3,851.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>1,251.67</u>
Bank service fees	<u>190.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 2,409.33</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 06/20/2013 and the deadline for filing governmental claims was 06/20/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$962.75. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$655.07, for a total compensation of \$655.07². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$257.35, for total expenses of \$257.35.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/09/2015 By: /s/Yvette Gaff Kleven
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-13949-REG
Case Name: MILNER, JOHN R
MILNER, MELANIE R
Period Ending: 01/09/15

Trustee: (340340) Yvette Gaff Kleven, Chapter 7 Trustee
Filed (f) or Converted (c): 12/14/12 (f)
§341(a) Meeting Date: 01/22/13
Claims Bar Date: 06/20/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 5847 Monarch Dr., FW 46815 Abandoned per Court Order 9/13/13.	92,000.00	0.00	OA	0.00	FA
2 Cash on hand	2.00	0.00		0.00	FA
3 Cash on hand	1.00	0.00		0.00	FA
4 Checking - 5/3 Bank	5.00	0.00		0.00	FA
5 Checking - Pinnacle Credit Union (joint with wif	5.00	0.00		0.00	FA
6 Checking - Three River Federal Credit Union (joi	5.00	0.00		0.00	FA
7 Checkng/Savings Account - Pinnacle Credit Union	5.00	0.00		0.00	FA
8 Business Checking Account - Pinnacle Credit Unio	0.00	0.00		0.00	FA
9 AEP utility deposit- Bella Voi Hair Desings, Inc	500.00	500.00		0.00	FA
10 Couch, chair, coffee table, end table, table & c	1,500.00	0.00		0.00	FA
11 Couch, chair, coffee table, end table, lamp, tab	1,200.00	0.00		0.00	FA
12 Books, Family Pictures	200.00	0.00		0.00	FA
13 Books, pictures, home decorations, DVD's	300.00	0.00		0.00	FA
14 Clothing	300.00	0.00		0.00	FA
15 Clothes - Pants, jeans, dresses, blouses, shirts	450.00	0.00		0.00	FA
16 Costume jewelry	125.00	0.00		0.00	FA
17 Fishing poles, misc fishing equipment, Air soft	150.00	0.00		0.00	FA
18 401k -FifthThird Bank	7,518.12	0.00		0.00	FA
19 Employee Stock - Equity Plan Solutions	1,154.54	477.54		0.00	FA
20 HSA - 5/3 Bank	100.00	0.00		0.00	FA
21 2007 Dodge Calibur	6,500.00	0.00		0.00	FA
22 2007 Toyota	10,500.00	0.00		0.00	FA
23 3 dogs	0.00	0.00		0.00	FA
24 Lawn mower, lawn equipment, small hand tools	350.00	0.00		0.00	FA
25 Small hand tools	50.00	0.00		0.00	FA
26 Tax Refunds (u)	0.00	1,901.00		1,901.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-13949-REG
Case Name: MILNER, JOHN R
MILNER, MELANIE R
Period Ending: 01/09/15

Trustee: (340340) Yvette Gaff Kleven, Chapter 7 Trustee
Filed (f) or Converted (c): 12/14/12 (f)
§341(a) Meeting Date: 01/22/13
Claims Bar Date: 06/20/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
27 Sale of Property of Fraudulent Transfer (u)	0.00	1,600.00		1,600.00	FA
28 Reimbursement of Ct Filing Fees (u)	0.00	350.00		350.00	FA
28 Assets Totals (Excluding unknown values)	\$122,920.66	\$4,828.54		\$3,851.00	\$0.00

Major Activities Affecting Case Closing:

TFR to UST 1/9/2015; after Report is filed, send out notice of same. 1/9/15

Initial Projected Date Of Final Report (TFR): December 12, 2013 **Current Projected Date Of Final Report (TFR):** January 9, 2015 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-13949-REG
Case Name: MILNER, JOHN R
 MILNER, MELANIE R
Taxpayer ID #: **-***7722
Period Ending: 01/09/15

Trustee: Yvette Gaff Kleven, Chapter 7 Trustee (340340)
Bank Name: Rabobank, N.A.
Account: *****4466 - Checking Account
Blanket Bond: \$57,318,324.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/19/13	{26}	AUDITOR OF STATE OF INDIANA	INDIANA STATE INCOME TAX REFUND CHECK - 2012	1224-000	1,901.00		1,901.00
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,891.00
07/29/13	101	CLERK, UNITED STATES BANKRUPTCY COURT	FILING FEE - ADVERSARY PROCEEDING #13-_____ - TRUSTEE v. RYAN WOLFE	2700-000		293.00	1,598.00
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,588.00
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,578.00
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,568.00
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,558.00
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,548.00
12/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,538.00
01/09/14		AAA AUCTION SERVICE	NET SALE OF PROPERTY FROM FRAUDULENT TRANSFER - DODGE DURANGO		1,341.33		2,879.33
	{27}		SALE OF DURANGO 1,600.00	1241-000			2,879.33
			AUCTIONEER'S -160.00 COMMISSION	3610-000			2,879.33
			AUCTIONEER'S -98.67 EXPENSES (NEW BATTERY FOR VEHICLE)	3620-000			2,879.33
01/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,869.33
02/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,859.33
03/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,849.33
04/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,839.33
05/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,829.33
06/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,819.33
07/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,809.33
08/29/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,799.33
09/18/14	102	CLERK, UNITED STATES BANKRUPTCY COURT	FILING FEES - ADVERSARY PROCEEDINGS #14-_____ AND #14-_____	2700-000		700.00	2,099.33
09/30/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,089.33
10/17/14	{28}	BUNGER & ROBERTSON	REIMBURSEMENT OF FILING FEE FOR ADV PRO #14-1112 (vs CITIMORTGAGE)	1290-000	350.00		2,439.33
10/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,429.33
11/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,419.33
12/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,409.33

Subtotals : \$3,592.33 \$1,183.00

Form 2
Cash Receipts And Disbursements Record

Case Number: 12-13949-REG

Case Name: MILNER, JOHN R
MILNER, MELANIE R

Taxpayer ID #: **-***7722

Period Ending: 01/09/15

Trustee: Yvette Gaff Kleven, Chapter 7 Trustee (340340)

Bank Name: Rabobank, N.A.

Account: *****4466 - Checking Account

Blanket Bond: \$57,318,324.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

ACCOUNT TOTALS	3,592.33	1,183.00	\$2,409.33
Less: Bank Transfers	0.00	0.00	
Subtotal	3,592.33	1,183.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,592.33	\$1,183.00	

Net Receipts :	3,592.33
Plus Gross Adjustments :	258.67
Net Estate :	\$3,851.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****4466	3,592.33	1,183.00	2,409.33
	\$3,592.33	\$1,183.00	\$2,409.33

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Exhibit C - Analysis of Claims Register

Page: 1

Case: 12-13949-REG MILNER, JOHN R

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Admin Ch. 7 Claims:								
	12/14/12	200	Yvette Gaff Kleven, Chapter 7 Trustee HARRISON PROFESSIONAL CENTER 927 South Harrison Street Fort Wayne, IN 46802 <2200-00 Trustee Expenses> Approved by Court Order dated 1/8/2015.	378.23	378.23	0.00	378.23	257.35
	12/14/12	200	Yvette Gaff Kleven, Chapter 7 Trustee 111 West Wayne Street Fort Wayne, IN 46802 <2100-00 Trustee Compensation> Approved by Court Order dated 1/8/2015	962.75	962.75	0.00	962.75	655.07
	12/14/12	200	ADELSPERGER & KLEVEN, LLP 111 WEST WAYNE STREET FORT WAYNE, IN 46802 <3110-00 Attorney for Trustee Fees (Trustee Firm)> Approved by Court Order dated 1/8/2015	2,200.00	2,200.00	0.00	2,200.00	1,496.91
Total for Priority 200: 68.04133% Paid				\$3,540.98	\$3,540.98	\$0.00	\$3,540.98	\$2,409.33
Total for Admin Ch. 7 Claims:				\$3,540.98	\$3,540.98	\$0.00	\$3,540.98	\$2,409.33
Priority Claims:								
2P	03/27/13	570	Allen County Treasurer 1 East Main Street Suite 104 Fort Wayne, IN 46802-1811 <5800-00 Claims of Governmental Units>	75.16	63.25	0.00	63.25	0.00
3P	04/03/13	570	Department of the Treasury Internal Revenue Service PO BOX 7317 Philadelphia, PA 19101-7317 <5800-00 Claims of Governmental Units>	6,144.16	6,144.16	0.00	6,144.16	0.00
Total for Priority 570: 0% Paid				\$6,219.32	\$6,207.41	\$0.00	\$6,207.41	\$0.00
Total for Priority Claims:				\$6,219.32	\$6,207.41	\$0.00	\$6,207.41	\$0.00
Unsecured Claims:								
1	03/25/13	610	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025 <7100-90 Payments to Unsecured Credit Card Holders>	2,869.98	2,869.98	0.00	2,869.98	0.00
3U	04/03/13	610	Department of the Treasury Internal Revenue Service PO Box 7317 Philadelphia, PA 19101-7317 <7100-00 General Unsecured § 726(a)(2)>	1,624.27	1,624.27	0.00	1,624.27	0.00

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Exhibit C - Analysis of Claims Register

Page: 2

Case: 12-13949-REG MILNER, JOHN R

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
4	04/12/13	610	Capital One Bank (USA) N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083 <7100-90 Payments to Unsecured Credit Card Holders>	25,462.23	25,462.23	0.00	25,462.23	0.00
5	04/12/13	610	Capital One Bank (USA) N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083 <7100-90 Payments to Unsecured Credit Card Holders>	7,137.27	7,137.27	0.00	7,137.27	0.00
6	04/29/13	610	Frontier Communications Bankruptcy Dept. 19 John St. Middletown, NY 10940 <7100-00 General Unsecured § 726(a)(2)>	109.52	109.52	0.00	109.52	0.00
7 -2	05/24/13	610	Green Tree Servicing LLC PO BOX 0049 Palatine, IL 60055-0049 <7100-00 General Unsecured § 726(a)(2)>	18,187.15	18,187.15	0.00	18,187.15	0.00
8	06/06/13	610	eCAST Settlement Corporation assignee of Chase Bank USA NA POB 29262 New York, NY 10087-9262 <7100-90 Payments to Unsecured Credit Card Holders>	4,627.14	4,627.14	0.00	4,627.14	0.00
9	06/06/13	610	eCAST Settlement Corporation assignee of Chase Bank USA NA POB 29262 New York, NY 10087-9262 <7100-90 Payments to Unsecured Credit Card Holders>	18,776.77	18,776.77	0.00	18,776.77	0.00
10	06/14/13	610	New Logic Business Loans Inc d/b/a APZB Industries 2015 Vaughn Road, Building 500 Kennesaw, GA 30144 <7100-00 General Unsecured § 726(a)(2)>	10,810.96	10,810.96	0.00	10,810.96	0.00
11	06/20/13	610	United Consumer Financial Services c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712 <7100-00 General Unsecured § 726(a)(2)>	143.37	143.37	0.00	143.37	0.00
Total for Priority 610: 0% Paid				\$89,748.66	\$89,748.66	\$0.00	\$89,748.66	\$0.00
12 -2	12/12/13	630	CitiMortgage Inc. P.O. Box 6030 Sioux Falls, SD 57117-6030 <7400-00 Subordinated General Unsecured (Equitably or consensually subordinated)> Late-filed claim allowed as a general unsecured claim pursuant to Court Order 10/24/14 in Adversary Proceeding #14-1112.	58,781.65	58,781.65	0.00	58,781.65	0.00

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Exhibit C - Analysis of Claims Register

Page: 3

Case: 12-13949-REG MILNER, JOHN R

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
2PEN	03/27/13	630	Allen County Treasurer 1 East Main Street, Ste. 104 Fort Wayne, IN 46802 <7300-00 Fines, Penalties § 726(a)(4)>	0.00	68.61	0.00	68.61	0.00
Total for Priority 630: 0% Paid				\$58,781.65	\$58,850.26	\$0.00	\$58,850.26	\$0.00
Total for Unsecured Claims:				\$148,530.31	\$148,598.92	\$0.00	\$148,598.92	\$0.00
Total for Case :				\$158,290.61	\$158,347.31	\$0.00	\$158,347.31	\$2,409.33

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-13949-REG

Case Name: MILNER, JOHN R

Trustee Name: Yvette Gaff Kleven

Balance on hand: \$ 2,409.33

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 2,409.33

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Yvette Gaff Kleven, Chapter 7 Trustee	962.75	0.00	655.07
Trustee, Expenses - Yvette Gaff Kleven, Chapter 7 Trustee	378.23	0.00	257.35
Attorney for Trustee, Fees - ADELSPERGER & KLEVEN, LLP	2,200.00	0.00	1,496.91

Total to be paid for chapter 7 administration expenses: \$ 2,409.33Remaining balance: \$ 0.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$6,207.41 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2P	Allen County Treasurer	63.25	0.00	0.00
3P	Department of the Treasury	6,144.16	0.00	0.00

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 89,748.66 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	2,869.98	0.00	0.00
3U	Department of the Treasury	1,624.27	0.00	0.00
4	Capital One Bank (USA) N.A.	25,462.23	0.00	0.00
5	Capital One Bank (USA) N.A.	7,137.27	0.00	0.00
6	Frontier Communications	109.52	0.00	0.00
7 -2	Green Tree Servicing LLC	18,187.15	0.00	0.00
8	eCAST Settlement Corporation	4,627.14	0.00	0.00
9	eCAST Settlement Corporation	18,776.77	0.00	0.00
10	New Logic Business Loans Inc	10,810.96	0.00	0.00
11	United Consumer Financial Services	143.37	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 58,850.26 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
12 -2	CitiMortgage Inc.	58,781.65	0.00	0.00
2PEN	Allen County Treasurer	68.61	0.00	0.00

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00